

Fill in this information to identify the case:

Debtor 1 Ronald Lee Baird

United States Bankruptcy Court for the WESTERN District of Pennsylvania

Case number 18-24774 CMB

Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** Bayview Loan Servicing, LLC, a Delaware Limited  
Liability Company

**Court claim no. (if known):** 6 \_\_\_\_\_

**Last 4 digits** of any number you use to  
identify the debtor's account: 9127

**Date of payment change:**
Must be at least 21 days after date  
of this notice

1/1/20

**New total payment:** \$476.20  
Principal, interest, and escrow, if any
**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_**Current escrow payment:** \$117.85 \_\_\_\_\_**New escrow payment:** \$ 125.67 \_\_\_\_\_**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_**Current interest rate:** \_\_\_\_\_ %**New interest rate:** \_\_\_\_\_ %**Current principal and interest payment:** \$ \_\_\_\_\_ **New principal and interest payment:** \$ \_\_\_\_\_**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
*(Court approval may be required before the payment change can take effect.)*

Reason for change: \_\_\_\_\_

**Current mortgage payment:** \$ \_\_\_\_\_**New mortgage payment:** \$ \_\_\_\_\_

Debtor(s) Ronald Lee Baird  
First Name Middle Name Last Name

Case number (*if known*) 18-24774 CMB

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

x/s/ James C. Warmbrodt

Signature

Date 12/4/19

Print: James C. Warmbrodt ATT ID: 42524  
First Name Middle Name Last Name

Title Attorney for Creditor

Company KML Law Group, P.C.

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